

Public gains, private struggles: Women's collective livelihood initiatives and gender inequality in India

*Bina Fernandez, School of Social and Political Sciences,
The University of Melbourne*

Introduction

In the past decade there has been increased support from governments, NGOs and donor agencies for collective livelihood interventions organised by poor women. This support is largely in response to two assumptions: first, that collective enterprises are an effective buffer for the economic vulnerability of poor women, particularly since market liberalisation has made the livelihoods of individual women producers more precarious; and second, that collective interventions will offset the ambivalent and even negative effects on individual women's economic empowerment that have been demonstrated to arise from the dominant program modality of microfinance channelled into individual women's micro-enterprises (Garikipati 2012; Leach and Sitaram 2002; Goetz and Sengupta 1996).

According to these studies, patriarchal cultural norms and gender relations dictate the degree of control that women have over productive assets and incomes in the family. Women's collectives it is assumed, would be an effective means of avoiding male control over individual enterprises.

Although donor support for women's collective interventions has increased recently, it should be noted that collective economic efforts are not a novel concept. Rather, they have traditionally played an important role in household survival, community cooperation, risk pooling, and mutuality. Women have sometimes been excluded from such traditional collectives, but they are now actively being encouraged to join both mixed and women-only groups.

Analyses of the barriers faced by women's collectives, their strategies for overcoming these challenges, and the benefits that accrued to them have been undertaken in several recent multi-country evaluations initiated by international NGOs such as Oxfam (Baden 2013) and Women in Informal Employment: Globalizing and Organizing (WIEGO) (Jones et al. 2012), as well as in academic reviews (Kabeer et al. 2013). These studies have shown that poor women's participation in collectives is constrained by a number of barriers. For instance, fear of male or family disapproval often lead women to choose not to participate, and this fear may be stronger in cultures that promote segregation and seclusion along gender lines. Moreover, women often lack time and energy to participate, and when they do, usually face gender-specific disadvantages in markets.

Counter strategies by the collectives have involved the creation of a sense of shared identity and purpose, the development of tools for advocacy, communication, and mobilisation of information. These strategies have had notable beneficial outcomes: women's collectives have leveraged greater access to information and credit and furthered their acquisition of knowledge and skill. They have achieved economies of scale, enhanced their product offerings and market scope and, by extension, have increased their incomes. Other noteworthy benefits include improvements in confidence and solidarity, as well as the creation of wider support networks and leveraging more bargaining power. However, these studies have not specifically examined the effects of collective livelihood interventions on gender relations, except for cursory observations of instances where male dominance has led to women's incomes being 'seized by husbands or other male relatives and [as such], trade offered little potential for bringing significant improvement to the women's lives' (Jones et al. 2012:16).

Based on the above observations, this paper undertakes a systematic review of case studies of collectively owned and managed livelihoods initiatives in India, to investigate whether they offer women opportunities to improve their ability to

re-negotiate gender inequalities and oppressive norms, and to control productive assets. A contingent question is the extent to which collective livelihoods improve the well-being of poor women. To address these questions, the paper is structured as follows: the next section briefly outlines the context of women's livelihoods in India; the third and fourth sections introduce the study methods and key observations respectively; while the fifth section draws out some concluding reflections.

Women's livelihoods in India

Notwithstanding India's high rates of economic growth in the past two decades of neoliberal reform, there is a broad consensus that India's agrarian economy is in crisis (Lerche 2011; Reddy and Mishra 2009). Feminist scholars have been pushing for the concomitant acknowledgement that poor women are positioned at the centre of this crisis (Srivastava and Srivastava 2010; Eapen and Mehta 2012; Krishnaraj 2007).

The Indian government response to the economic difficulties of poor women has been to form women's self-help groups (SHGs) to facilitate access to microfinance, with the goal of self-employment through microenterprises. Since the early 1990s, a plethora of state programs promoting the formation of SHGs have produced the unique state-centric characteristic of microenterprise in India. Chief among these is the Suvarnajayanti Gram Swarozgar Yojana (SGSY), a national anti-poverty program that promotes SHGs to undertake microenterprises.¹ Enterprise development is an essential stated objective of SGSY, however, official evaluations by both the Ministry of Rural Development and the Reserve Bank of India indicate that very few SHGs within SGSY have achieved successful microenterprises (Thorat 2005: 5–6; Ministry of Rural Development 2009).

Typically, the lack of success in promoting microenterprises for women is attributed to non-financial factors such as the inadequacy of: skills, access to raw materials, technology, infrastructure and markets. Some assessments even recognise that gender-specific barriers have been inadequately addressed (Ministry of Rural Development 2009:10). While acknowledging the importance of this range of non-financial factors, I argue that such factors are well known by now, and that a shift in the scope and focus of enquiry related to women's financial empowerment is required.

In selecting studies for analysis, the conceptualisation of this review departs from the dominant focus on microenterprise in three important ways. First, the studies under review focus on livelihoods, rather than only on enterprises. The limited impact that enterprises have on rural women in India is evidenced by national survey data, which found in 2001 that only 5.4 per cent of enterprises in rural areas were operated by women. Over 81 per cent of these women's enterprises are home-based and while they have, on average, one-third less capital investment than enterprises operated by men (Srivastava and Srivastava 2010), case studies indicate that where enterprises are operated by women, they are likely to be women from better off households (Garikipati 2012). Thus, an exclusive analytic

focus on enterprises would blind us to the wide range of economic activities engaged in by poor women (Krishnaraj 2007). In contrast, a livelihoods framework allows us to view the diverse strategies rural households adopt to make a living (Scoones 2005:5). Such livelihood strategies may involve varying combinations of: subsistence-oriented use of natural resources (land, forest, water, livestock); daily wage labour; and/or investments in commercial enterprises for trading, services and commodity production.

Second, this study links a livelihoods framework to a gendered political economy analysis. A gendered analysis of livelihoods also allows us to focus on the importance of women's *control over* productive assets. Decision-making control over productive assets has been noted as a stronger indicator of women's economic empowerment than their ownership or access to productive assets (Agarwal 2010; Kelkar 2011; Krishnaraj 2007).

Third, the review focuses on collective approaches rather than on the dominant modality of the individual entrepreneur. The diversity of collective livelihood activities is increasing both in urban and rural areas. Collectively managed enterprises may take formal or informal institutional forms and include producer groups, artisan associations, trade unions, networks and federations, grain banks, livelihoods based on collective management of land, forest and water resources, as well as and collectively managed enterprises (which may operate either informally or formally as co-operatives, or registered companies).

Method

This study followed a systematic review method (Torgerson 2003; Gasteen 2010; Hagen-Zanker and Mallett 2013) that was adapted to fit the scope and nature of this study. In the first stage of scoping and mapping, major databases were searched using sets of keyword search strings.² The inclusion and exclusion criteria applied to titles and abstracts at this stage were:

Inclusion criteria

- Low income and lower middle-income countries (World Bank list)
- Women's collectives or mixed (men and women) collectives
- Jointly owned and/or managed enterprise or economic activity
- Initiatives that are for profit and not for profit
- Initiatives that generate cash income and non-cash resources
- Documents in English
- Rural and urban collectives

Exclusion criteria

- All studies that referred to exclusively men's collectives
- All studies that referred to non-economic activities.

In the first stage of the scoping, a total of 170 possibly relevant studies covering 34 countries were identified (after removing duplicates). These included journal articles, edited books, reports, doctoral and master's theses and

organisational publications. The publication date ranged from 1978 to 2013 with the majority having been published between 2000 and 2013.

In the second stage, all possibly relevant items regarding rural women's collective initiatives in India were identified. A total of 38 publications were identified in this stage, which were then reviewed and data extracted along the following 15 criteria:

- Name of collective livelihood initiative
- Area of operation
- Organising NGO/ GO/ other institution
- Number of years of operation
- Structure (co-operative, company, SHG or other unregistered form, trade union)
- Management body
- Number of members
- Annual turnover/ business
- Description of livelihood activities (sources of raw materials, labour, processing, technology, markets)
- Roles of women and men
- Innovations (unique features of organisation, ways of doing business)
- Primary difficulties encountered
- Major economic impacts
- Changes observed in gender relations at household and community levels
- Other social impacts

As the studies were varied in their aims and disciplinary orientations, not all contained information on all criteria. The quality of the data extracted from the studies was appraised for relevance using the criteria of 'high', 'medium' and 'low'. Eight studies with low relevance were eliminated for insufficient data, or because closer examination revealed that the study did not actually meet the inclusion and exclusion criteria.

Key observations

The collectives represented in the final set of 30 studies were structured in diverse ways, including SHGs, co-operatives, trade unions and user management groups. All the groups were initiated either by government departments, or by non-governmental agencies. The majority of the groups reviewed (21) were women-only collectives and the remaining nine had both male and female members. In this paper we focus on three of the 15 appraisal criteria, drawing out key observations on: the type of livelihood activity, the primary difficulties encountered, and the impact on gender relations.

Types of livelihood activities

The two most common categories of economic activity analysed in the studies were agro-based and natural resource-based livelihoods. There were 14 groups engaged in agro-based activities that could be further sub-categorised as: land-based (groups engaged in production of high quality seeds, improved cultivation of various crops, or involved in collective farming of leased land);

livestock groups (engaged in poultry or cattle rearing); and groups engaged in the collection and processing of herbal medicines.

Seven groups were involved in the collective management of natural resources (including forest protection committees and local water user and irrigation management groups). The final seven groups were microfinance groups involved in 'mixed enterprises', a category that overlapped with some of the other categories, as some groups were engaged in more than one type of activity. Mixed enterprises included shops, catering or courier services, the production of pickles and preserves, handicrafts, woollen and other artisan products.

Cutting across the above activity based categories were groups that organised women for better wages, workplace rights and employment benefits. Five of the groups analysed in the studies fell into this category: a domestic workers' union, a sex workers' organisation, a *dalit* women's cooperative, a women construction workers organisation and a tribal women's society.³

Primary barriers encountered

Although not all the studies explicitly analysed the difficulties faced by the collectives, the primary barrier that was most frequently cited amongst those that did was, perhaps unsurprisingly, gender-based barriers and opposition from men. This was most pronounced in the mixed enterprises groups (see Table 1 below). In some groups (the waste pickers' union and domestic workers union, and a few of the natural resource based groups), gender-based barriers were evident through the entrenched gender division of labour, where the roles of men and women were not only rigidly delineated but women's labour was undervalued. For instance in the Karnataka Domestic Workers Union, women domestic workers are exclusively responsible for cleaning (clothes, dishes etc.) and child care while men were employed as cooks, gardeners and security guards (Menon 2013).

Table 1: Primary barriers encountered

| Primary barriers encountered | Number of studies in which barriers were observed |
|---|---|
| Gender-based barriers and opposition from men | 12 |
| Caste and other stigma-based barriers | 9 |
| Organisational structure and management | 5 |
| Worker issues (absenteeism, distrust, shirking) | 4 |
| Markets and prices | 3 |
| Unviable businesses | 2 |
| Unresponsive government institutions | 2 |
| Lack of funding | 2 |
| Poor natural conditions | 1 |
| Data not available | 9 |

The organisational structure of mixed groups was also sometimes unequal, with women having little or no say in the management committees of some of these groups (Das 2011; Shukla and Sinclair 2010). Overtly hostile male responses were evident predominantly in the agro-based or natural resource based categories. In some cases here, if women *did* have a more significant role there was evidence of men resenting their marginal roles and women's growing 'boldness' and financial independence (Leach and Sitaram 2002). Resistance from men was apparent even when the group was composed entirely of women, as in the case of the Deccan Development Society where single women were organised into groups for collective farming on leased land. This was reported as having raised issues among villagers, some of whom argued that such single women's groups would encourage women to 'break up families' (Agarwal 2003).

Caste-based and other cultural barriers were also significant for several groups. Collectives of *dalit* women faced considerable resistance from the communities where the groups were based (Subramaniam 2011; Ojha 2012). Livelihood interventions consequently often needed to adopt an intersectional approach that acknowledged the simultaneous operation of gender, caste and class disadvantage. For instance, in three of the case studies, caste was strongly associated with the occupational stigma of domestic work, waste collection and sex work, which is work predominantly undertaken by lower caste, poor women. In each of these three cases therefore, there were two inter-related important steps that the collective undertook to challenge the association of caste with occupational stigma—first, the recognition of stigmatised not through their caste identity, but through their identity as workers with labour rights. Second and equally important was the recognition of stigmatised work as work, as each of these occupations were previously not considered work. This recognition raised the status of both the work and the workers.

The other management and market-related barriers identified above appeared to be less significant to the functioning and success of the collectives. However, we should not infer that these factors do not matter; rather, the implication is that markets and institutions are not neutral, but are deeply mediated by the primacy of gendered and caste-based social norms.

Changes in gender relations at the community and household level

The majority (25) of the studies reviewed commented on changes in gender relations due to the formation and functioning of the collective. In particular, significant changes were observed in the public domain. Membership in a collective was reported as having empowered women to participate in other public institutions such as local councils and, in several case studies, women's increased self-confidence led them to publicly protest domestic violence and/or male alcoholism. These engagements in the public sphere implicitly or explicitly challenged patriarchal restrictions on women's mobility and defied culturally received ideas about women's roles and behaviour.

A noteworthy influence on gender relations in the public sphere was the transformation of public perceptions due to the building of women's skills, particularly in non-traditional roles. Several of the interventions provided women with technical training in skills such as land surveying, installation and repair of water systems, masonry, plumbing and electrical work, rat trapping technology and driving waste trucks. Women's expertise as technicians in these domains was reported as having challenged gender stereotypes about work roles and also improved their own self confidence.

There was more limited analysis of the impact on gender relations within the private domestic sphere. Only a small number (8) of the studies reported that women had greater control over income from their livelihood activities and/or that they therefore commanded greater respect and authority in their households. This finding resonates with research that shows women's participation in group-based enterprises may, in fact, generate a noticeable change in household inequity when it comes to gender-based resource control (Holvoet 2005). However, it is also worth noting that the majority of studies did not report on changes in gender relations within the household and, in a couple of collectives, the studies observed that the men within households reacted negatively to women's increased access to economic resources. For instance, women in the waste pickers' organisation had not experienced positive change in gender roles within the household, although the organisation supports victims of domestic abuse to file a case or press charges against male abusers in their households (Narayan and Chikarmane 2013).

Conclusion

The case studies of collective livelihood interventions reviewed here all reported an overall positive social and economic impact on the lives of women members. There were improvements in the income and security of livelihoods, with additional positive effects on the health and wellbeing of households. Wider social consequences were also attributed to collective forms of livelihoods, for example through broader recognition of women's capacity and rights. In particular, non-traditional training and skilling of women in several occupations was reported as having contributed to increased status for women.

Notwithstanding these gains in the public sphere, this review also revealed that gender and caste-based barriers continue to constrain women's ability to benefit from collective livelihood interventions. Male resistance to women's control over productive resources was most apparent where men were perceived as having pre-existing claims on resources (whether it was land, forest, water, scrap metal) and it was difficult for women to re-negotiate control over such resources, particularly in mixed groups. The impact on gender relations in the private sphere of the household appeared to be relatively low and largely under-examined, with several studies observing the need for greater attention to this domain both in interventions and in research.

Notes

- ¹ The title translates as: Golden Jubilee Village Self-employment Policy. The Golden Jubilee referred to is India's fiftieth anniversary of Independence.
- ² The databases searched were Academic Search Complete/EBSCO; Scopus/ Elsevier; Soc Index; Web of Science; Google and Google Scholar; JSTOR; ELDIS, BONUS; University of Melbourne Catalogue; Discovery/ ProQuest and the British Library of Development Studies
- ³ Dalit is the preferred political self-description of people who are socially labeled 'untouchable', and whom the Indian government labels 'scheduled caste'.

References

- Agarwal, B 2003, 'Gender and land rights revisited: Exploring new prospects via the state, family and market', *Journal of Agrarian Change*, 3(1&2), 184–224.
- Agarwal, B 2010, 'Rethinking agricultural production collectivities', *Economic and Political Weekly*, XLV(9), 64–78.
- Baden, S 2013, 'Women's collective action in African agricultural markets: The limits of current development practice for rural women's empowerment', *Gender & Development*, 21(2), 295–311.
- Das, N 2011, 'Can gender-sensitive forestry programmes increase women's income? Lessons from a forest fringe community in an Indian province', *Rural Society*, 20(2), 160–73.
- Eapen, M, and AK Mehta 2012, 'Gendering the Twelfth Plan: A feminist perspective', *Economic and Political Weekly*, XLVII(17).
- Garikipati, S 2012, 'Microcredit and women's empowerment: Through the lens of time-use data from rural India', *Development and Change*, 43(3), 719–50.
- Gasteen, M 2010, *Systematic Review and Evidence-informed Policy: Overview*, DFID Research and Evidence Division, London.
- Goetz, AM and R Sen Gupta 1996, 'Who takes the credit? Gender, power, and control over loan use in rural credit programmes in Bangladesh', *World Development*, 24(1), 45–63.
- Hagen-Zanker, J and R Mallett 2013, *How to do a rigorous, evidence-focused literature review in International Development: A guidance note*, Overseas Development Institute, London, UK.
- Holvoet, N 2005, 'The impact of microcredit on decision-making agency: Evidence from South India', *Development and Change*, 36(1), 75–102.
- Jones, E, S Smith and C Wills 2012, 'Women producers and the benefits of collective forms of enterprise', *Gender and Development*, 20(1), 13–32.
- Kabeer, N K Milward and R Sudarshan 2013, 'Organising women workers in the informal economy', *Gender and Development*, 21(2), 249–63.
- Kelkar, G 2011, 'Gender and productive assets: Implications for women's economic security and productivity', *Economic and Political Weekly*, XLVI (23).
- Krishnaraj, M 2007, *Gender, food security and rural livelihoods*, Kolkata, Stree.
- Leach, F and S Sitaram 2002, 'Microfinance and women's empowerment: A lesson from India', *Development in Practice*, 12(5), 575–88.
- Lerche, J 2011, 'Agrarian crisis and agrarian questions in India', *Journal of Agrarian Change*, 11(1), 104–18.
- Menon, G 2013, 'The challenge of organizing domestic workers in Bangalore: Caste, gender and employer–employee relations in the informal economy', *Organizing Women Workers in the Informal Economy: Beyond weapons of the weak*, N Kabeer, K Milward and R Sudarshan (eds), Zed Books, London, 181–98.
- Ministry of Rural Development 2009, 'Report of the Committee on Credit Related Issues Under SGSY, February 2009', Ministry of Rural Development, New Delhi.
- Narayan, L and P Chikarmane 2013, 'Power at the bottom of a heap: Organizing waste pickers in Pune', *Organizing Women Workers in the Informal Economy: Beyond weapons of the weak*, N Kabeer, K Milward and R Sudarshan (eds), Zed Books, London, 205–31.
- Ojha, GP 2012, *Evaluation of UN Women Fund for Gender Equality Economic and Political Empowerment Catalytic Grant Programme: Dalit Women's Livelihoods Accountability Initiative India*, UN Women, Gender at Work, 1–82.
- Reddy, DN and S Mishra (eds) 2009, *Agrarian Crisis in India*, Oxford University Press, New Delhi.
- Scoones, I 2005, 'Sustainable rural livelihoods: A framework for analysis', *IDS Working Paper 72*, University of Sussex, Brighton.
- Shukla, SR and JA Sinclair, 2010, 'Strategies for self-organization: Learning from a village-level community-based conservation initiative in India', *Human Ecology*, 38(2), 205–15.
- Srivastava, N and R Srivastava 2010, 'Women, work and employment outcomes in rural India', *Economic and Political Weekly*, XLV(28).
- Subramaniam, M 2011, 'Grassroots groups and poor women's empowerment in rural India', *International Sociology*, 27(1), 72–95.
- Thorat, YSP 2005, 'Micro-finance in India: Sectoral issues and challenges', Theme paper presented at the High Level Policy Conference on Micro-finance in India, New Delhi 03 to 05 May 2005.
- Torgerson, C 2003, *Systematic Reviews*, Continuum, London, New York.